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09/646728

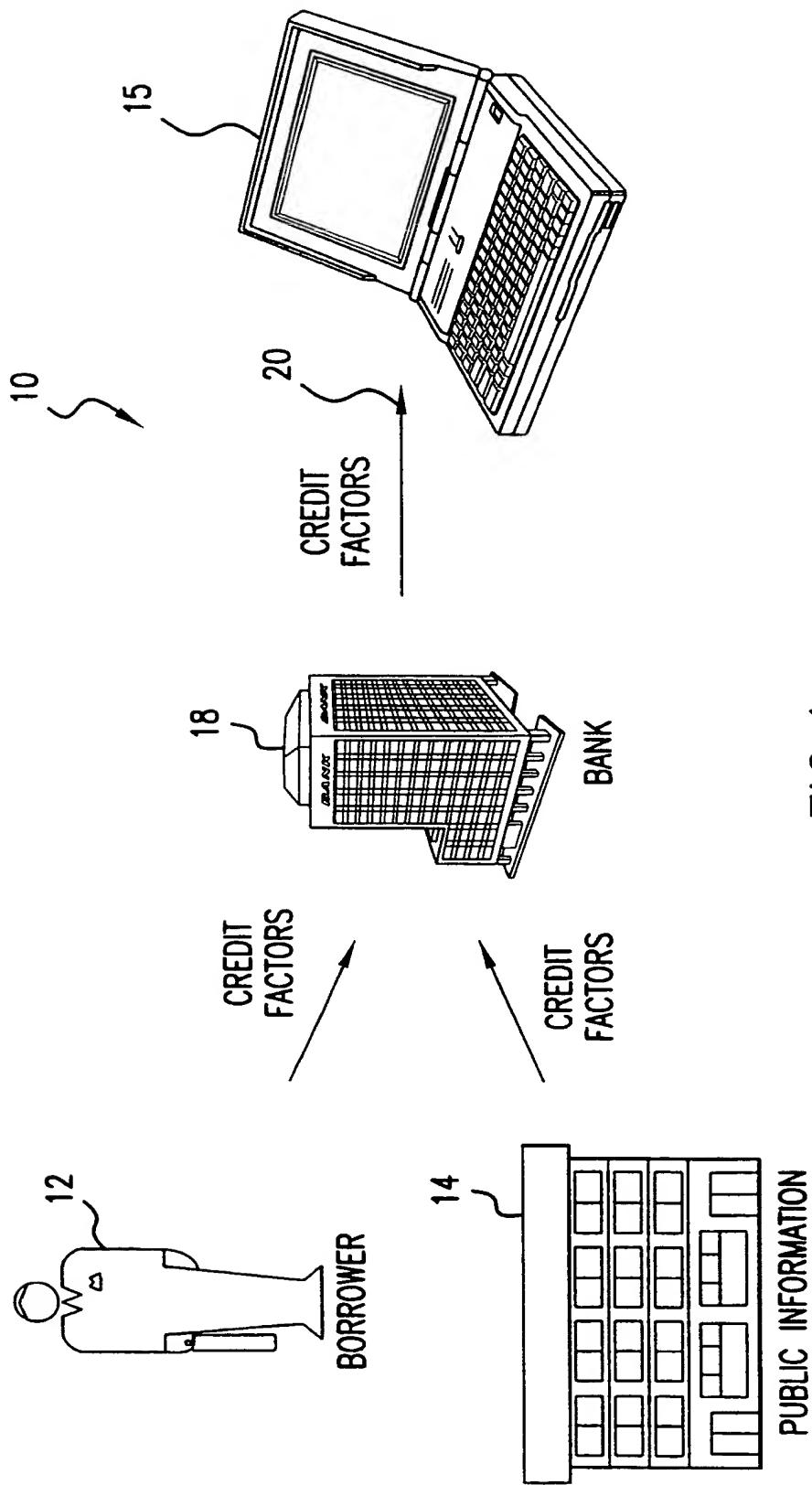


FIG. 1

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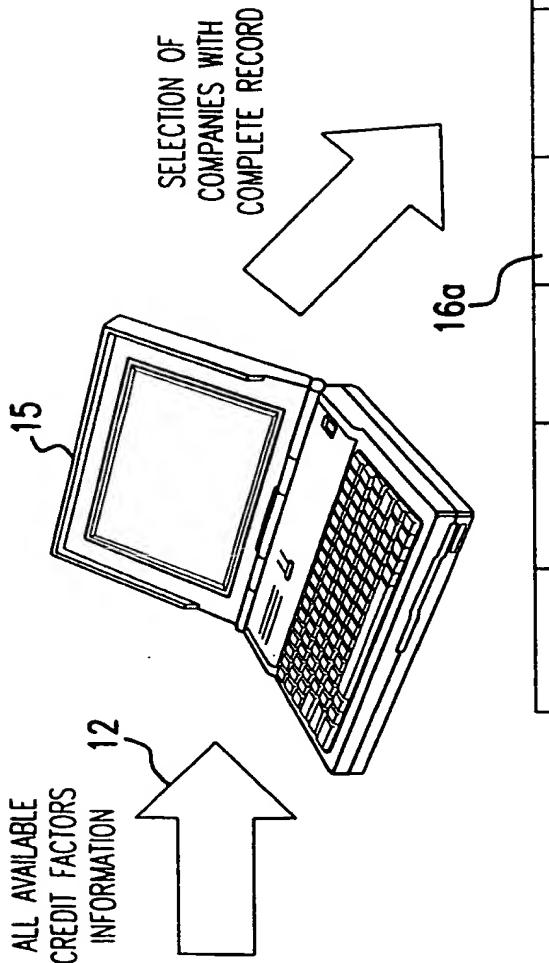
16-1 } 16-2 }

16-3

COMPANY	1=DEFAULT 0=SUCCESS Y ¹	CREDIT FACTOR 1	CREDIT FACTOR 2	CREDIT FACTOR 3	CREDIT FACTOR 4	CREDIT FACTOR 5	CREDIT FACTOR 6	CREDIT FACTOR 7
	WEIGHT 1	WEIGHT 2	WEIGHT 3	WEIGHT 4	WEIGHT 5	WEIGHT 6	WEIGHT 7	
1	1	0.12	0.31	0.44	1.21	0.02	0.07	0.38
2	0	0.20	0.52	0.54	1.27	0.03	0.07	0.78
3	1	(0.27)	0.08	0.76	1.32	(0.26)	0.02	0.27
4	1	0.15	0.52	0.54	1.27	0.03	(0.32)	0.78
5	0	0.02	0.38	0.20	0.78	0.02	0.02	0.25
6	0	0.03	0.42	0.23	0.83	0.04	0.00	0.27
7	1	(0.01)	0.37	0.16	0.63	(0.05)	0.04	0.21
8	1	0.01	0.39	0.18	0.63	0.02	(0.11)	0.23
9	0	0.02	0.38	0.20	0.78	0.09	(0.0)	0.25
10	0	0.05	0.42	0.22	0.82	(0.03)	0.00	0.30
11	0	0.02	0.35	0.17	0.73	0.02	0.08	0.24
12	0	0.02	0.38	0.20	0.79	0.02	0.00	0.25
13	0	0.06	0.53	0.32	0.50	0.07	0.06	0.41

FIG. 2

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kkj kjj j gg	k j j k j k j j k j	k j j k j k j j k j	k j j k j k j j k j	k j j k j k j j k j	k j j k j k j j k j	k j j k j k j j k j	k j j k j k j j k j
dkf j s j k j k j; k j j df k	5 546545 5 646554	5 46545 646546	645646 545545	5454 413465	4654 131.	6546 4646	6546 4654
eruo eu ks j d k	5 654654 5 654654	5 46546 545546	54684 564131	434684 3465	1321 3465	5465 4646	6546 8743
f j s k j d f l k f l k	5 654646 5 465464	5 216546 513216	321654 346543	4641 4641	6516 3213	5465 3213	2196 8741
js k s j f l k s f l s	5 654654 5 646465	846531 654321	545543 132135	4654 1321	6464 6546	2132 3213	6354 6835
j l k s f l k s k j f s k f l s	5 465465 5 646464	321321 132120	432132 213321	4654 4654	6546 1331	4219 1331	6546 6854
					6465	3133	1685

SUBSTITUTE SHEET (RULE 26)

FIG. 3

REFERENCE DATABASE

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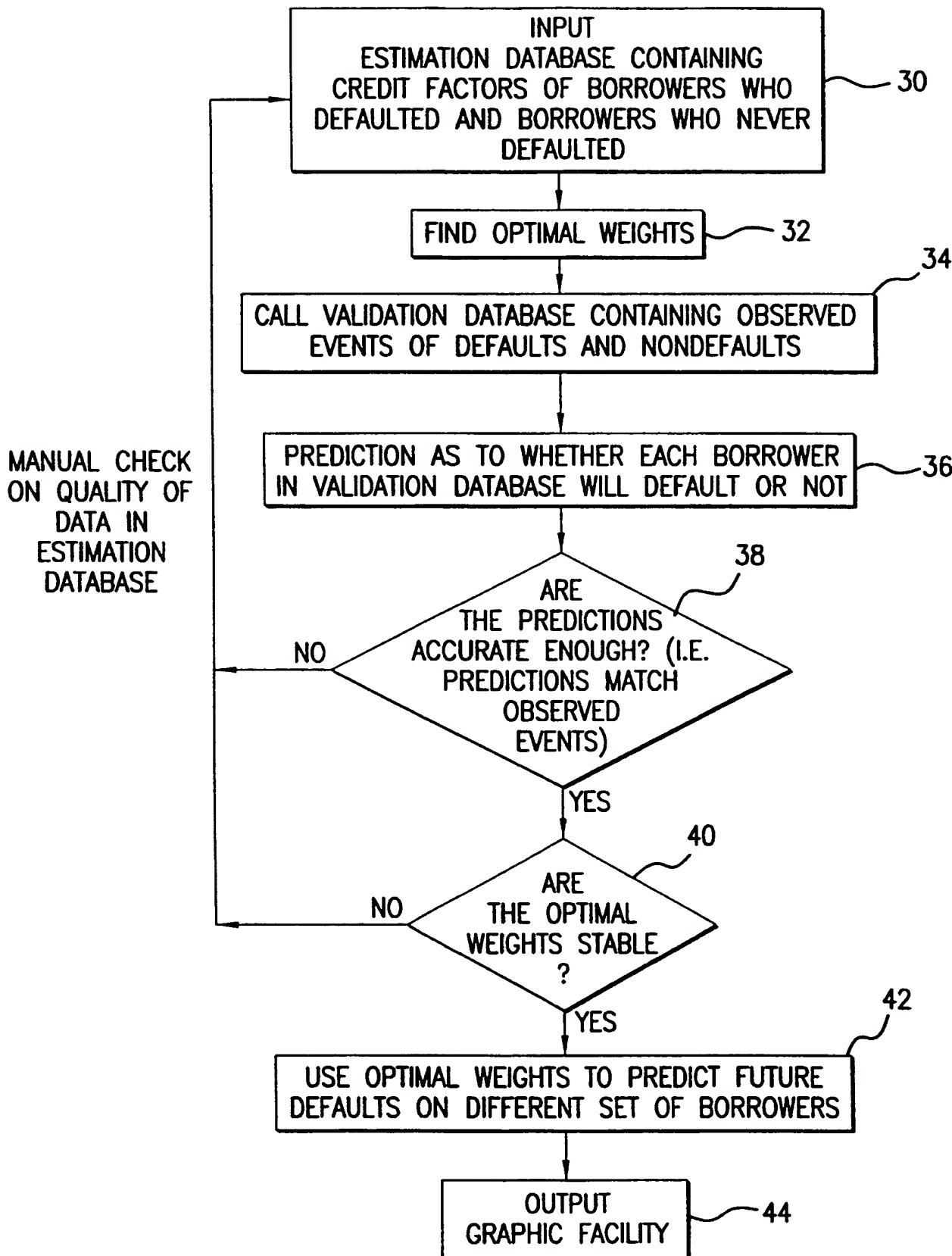


FIG.4

SUBSTITUTE SHEET (RULE 26)

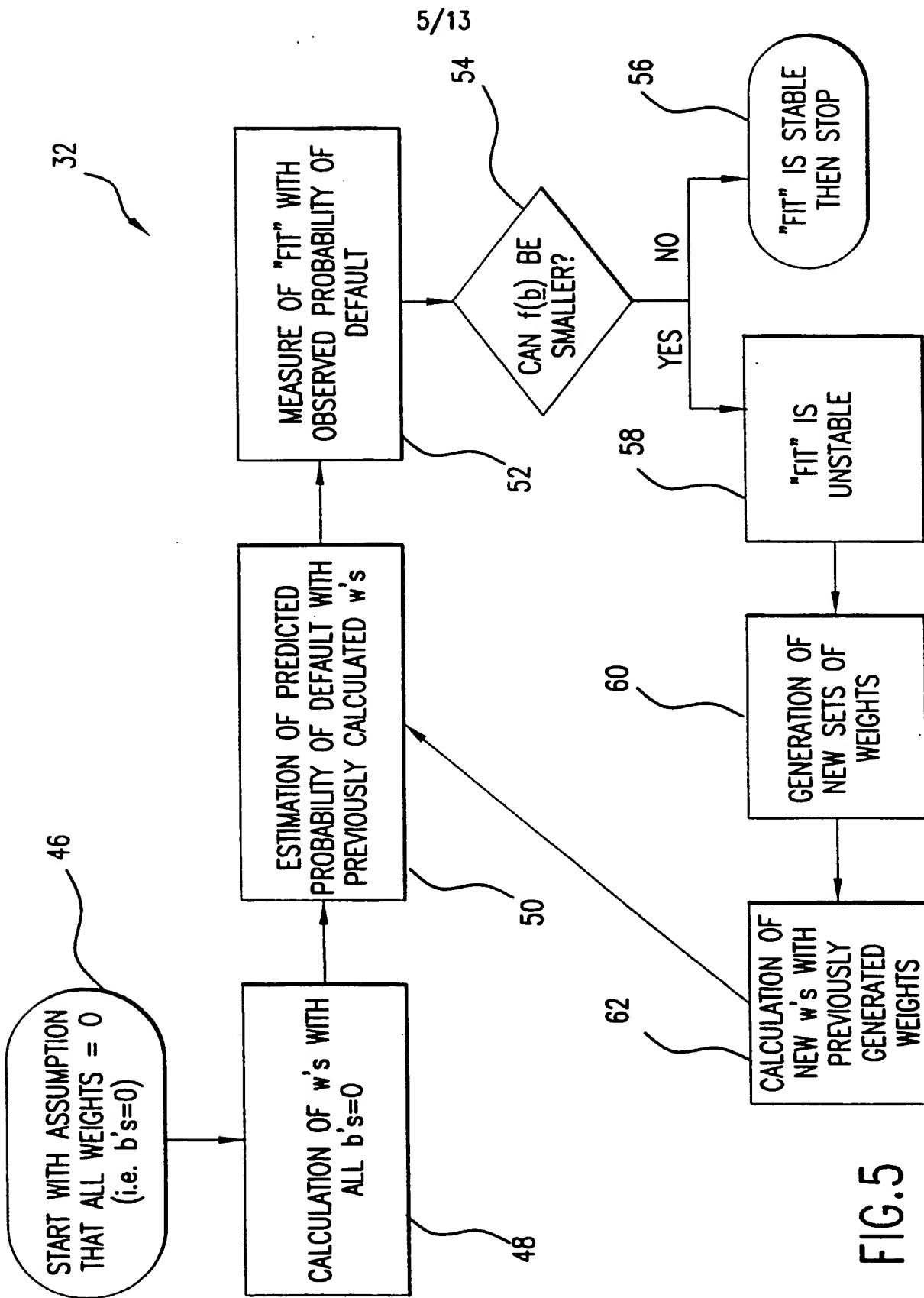


FIG. 5

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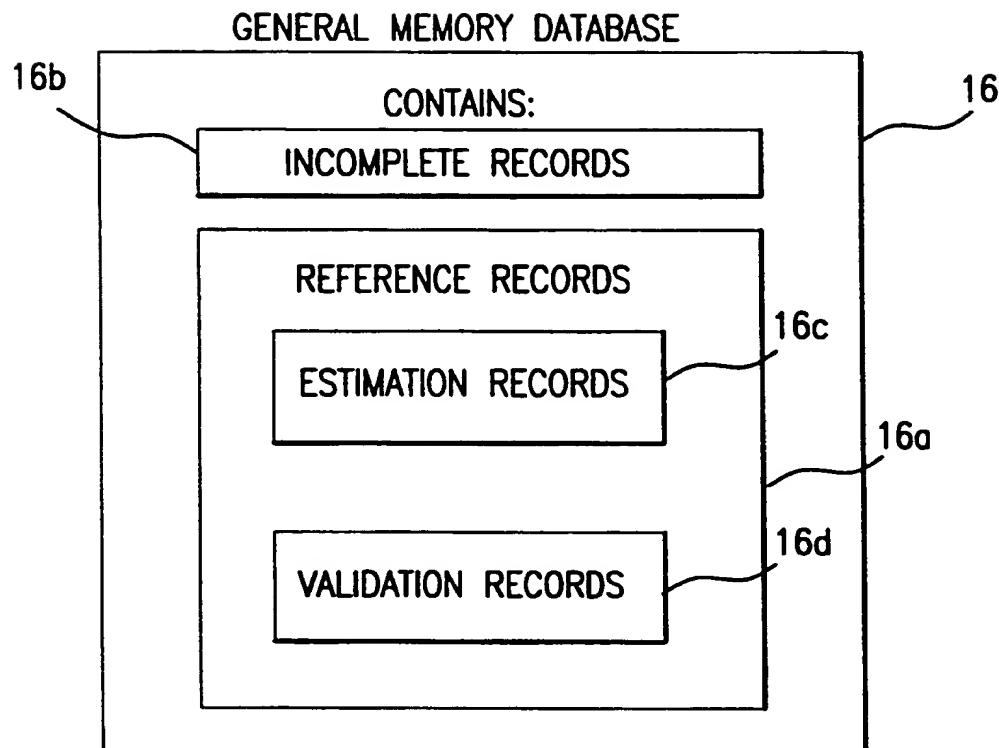


FIG.6

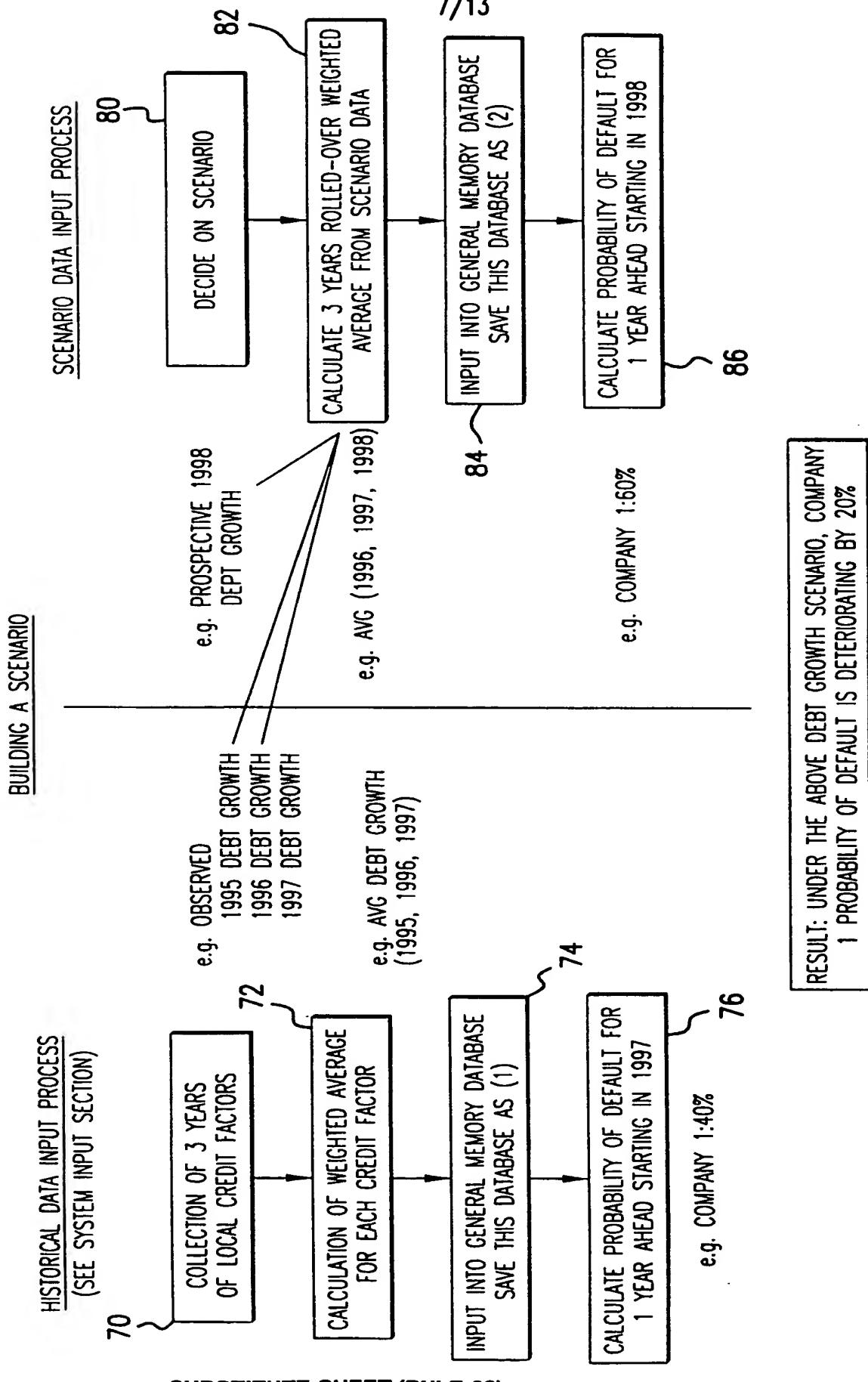


FIG. 7

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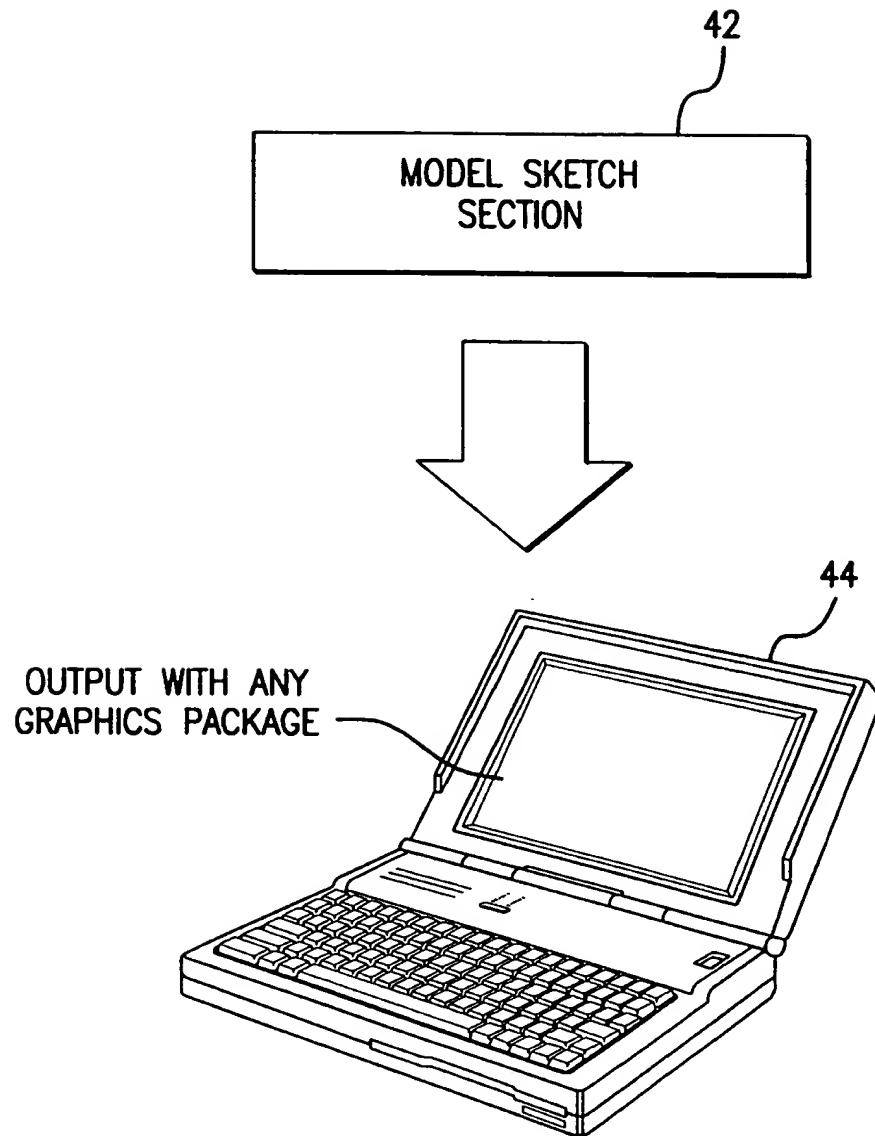


FIG.8

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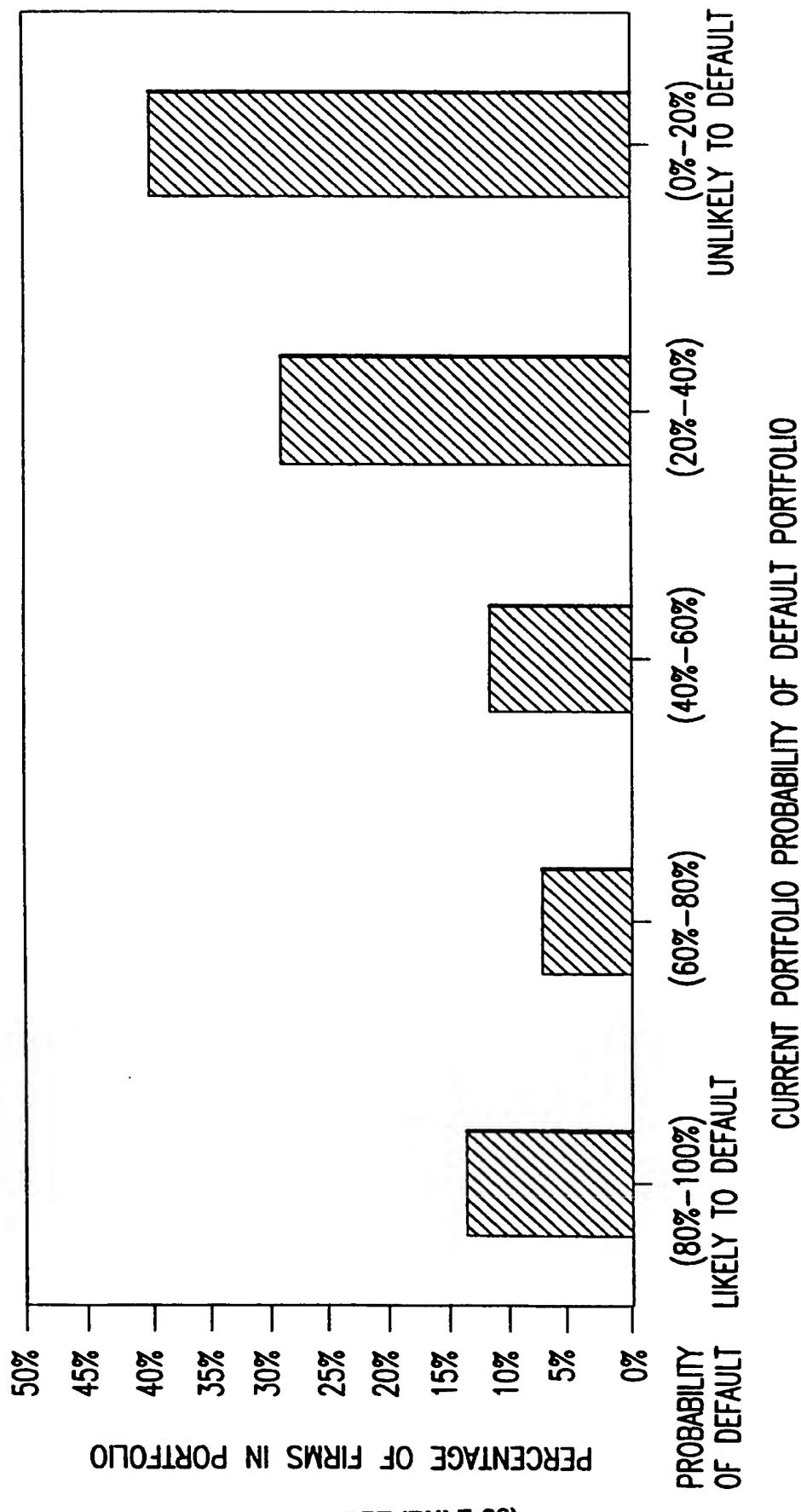


FIG. 9

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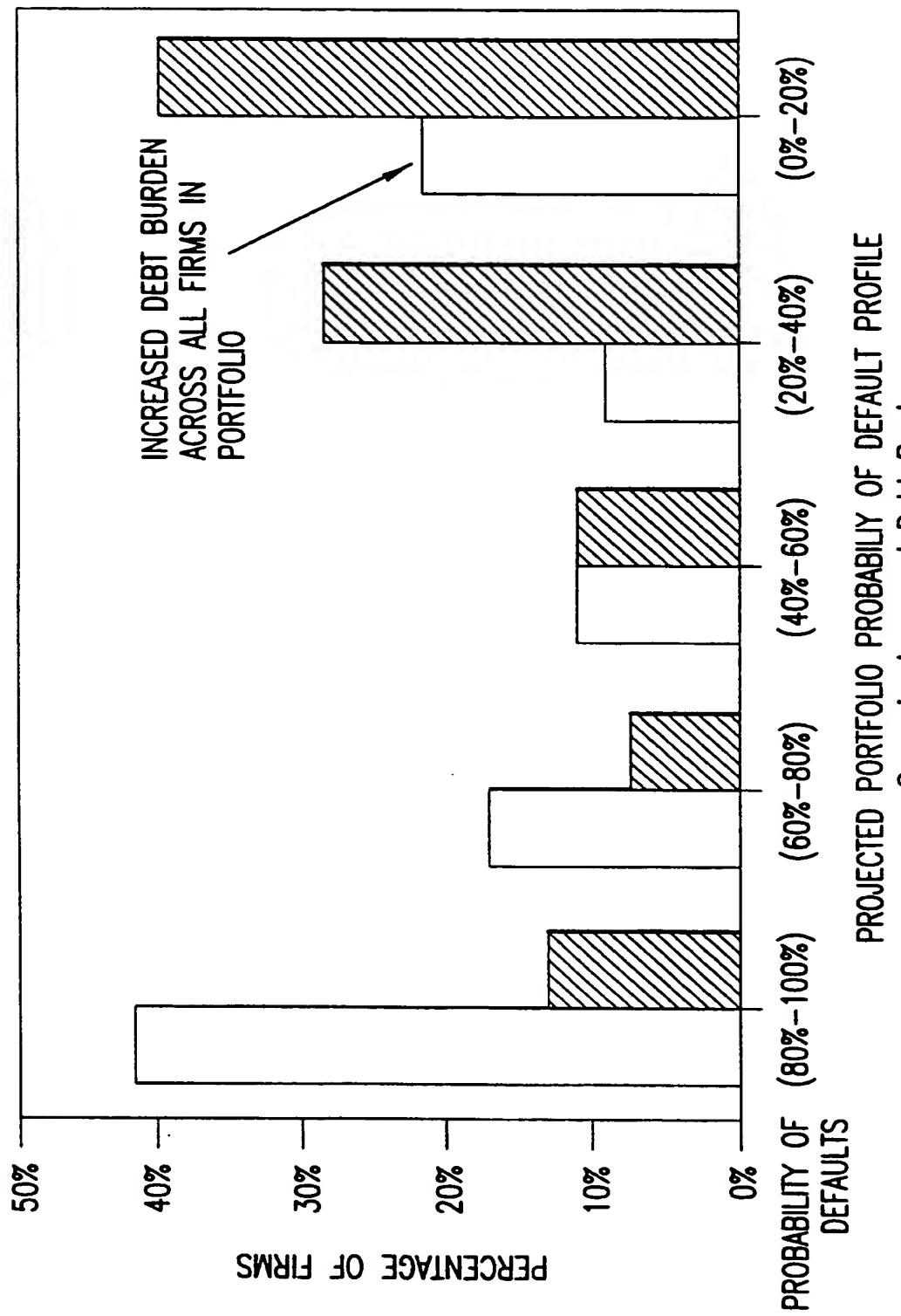
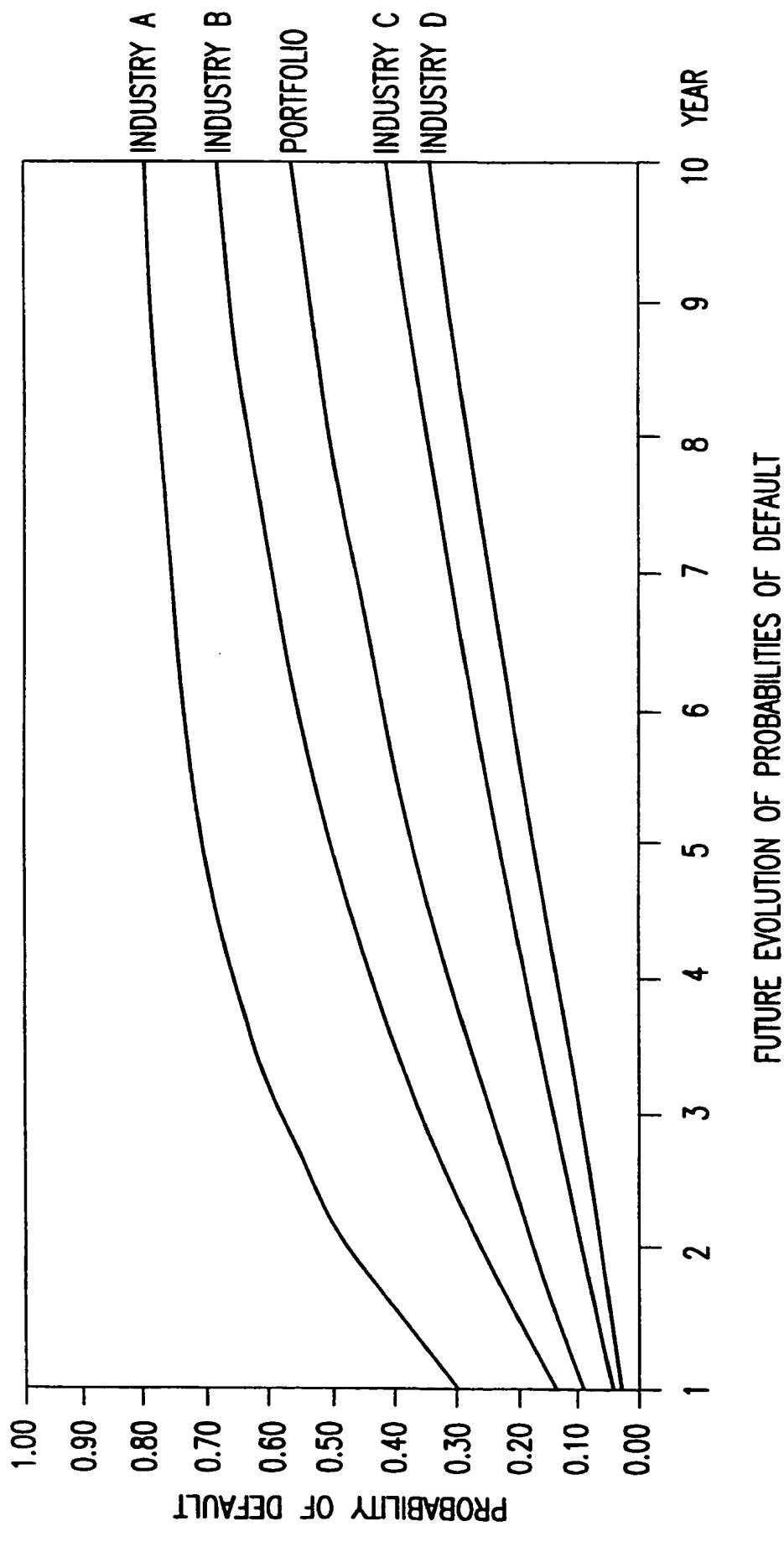


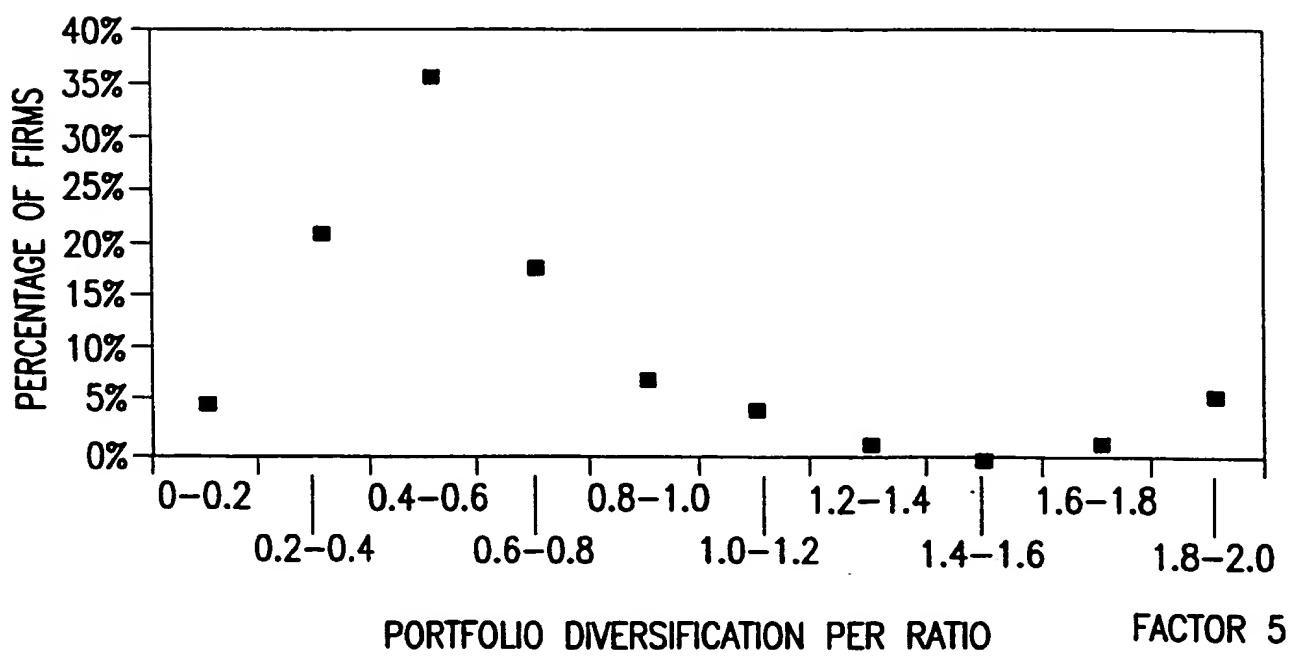
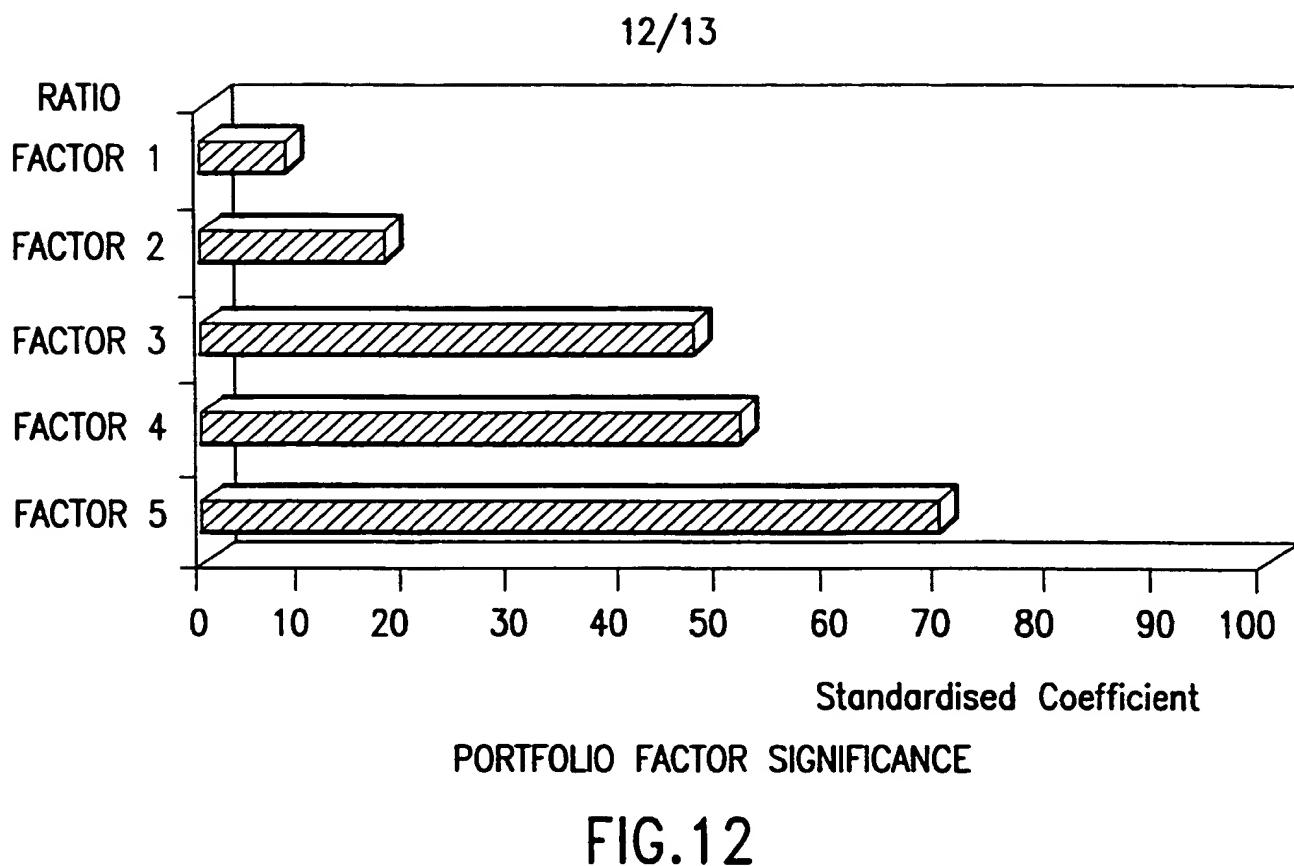
FIG.10

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FUTURE EVOLUTION OF PROBABILITIES OF DEFAULT

FIG. 11



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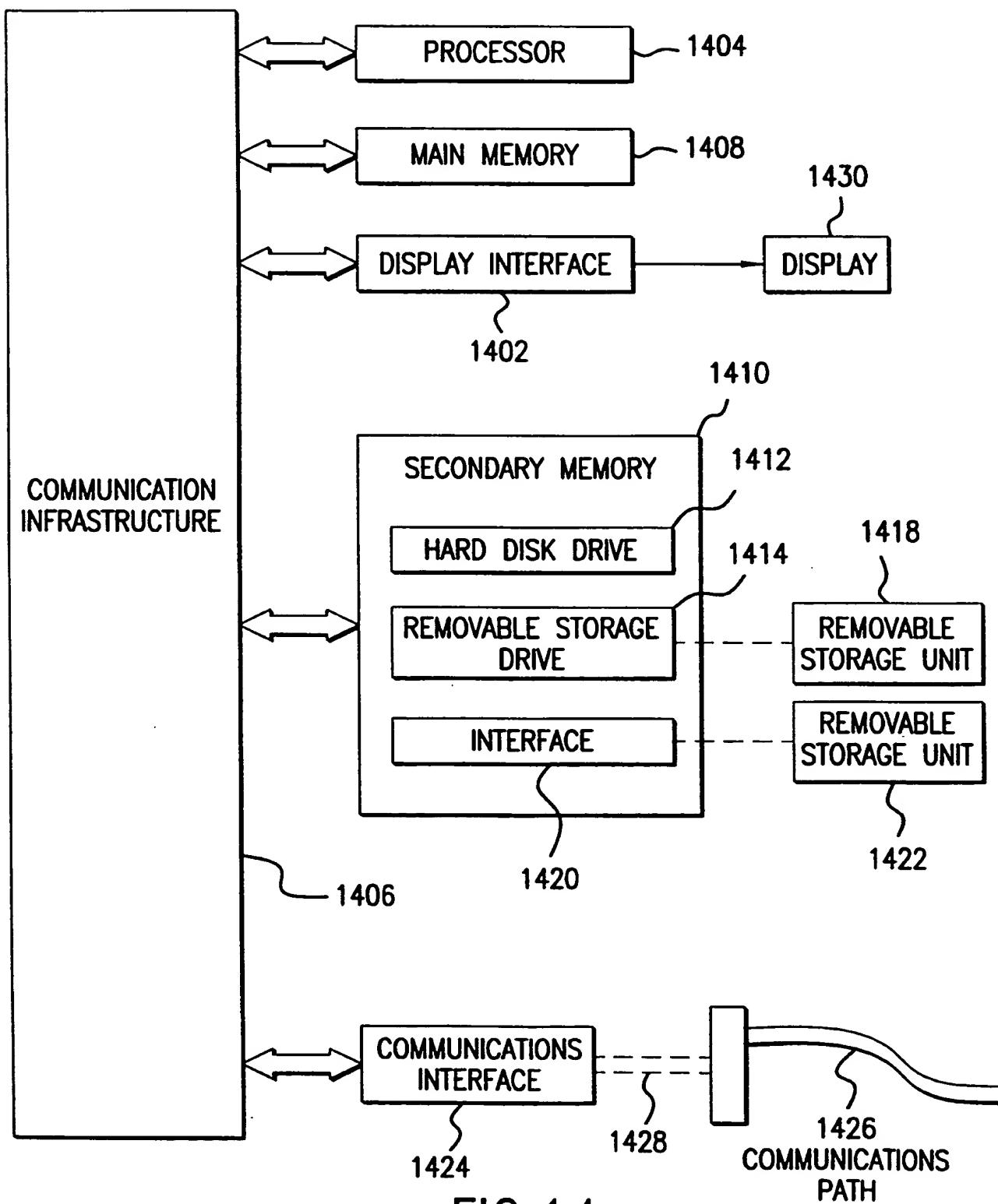
COMPUTER SYSTEM
1400

FIG.14